

Certificate Number: 15111-PAW-DE-036697809

Bankruptcy Case Number: 17-22525



15111-PAW-DE-036697809

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 20, 2022, at 12:49 o'clock PM EDT, James Francis Palma completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 20, 2022

By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education